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Art Unit 3694

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 10/750,030; Filed: December 31, 2003
For: **Method and Apparatus for Automatically Processing Invoiced
Payments with Selectable Payment Terms**
Inventors: STANIAR *et al.*
Our Ref: 2348.0050000

Sir:

Transmitted herewith for appropriate action is the Reply to Restriction Requirement.
This document is being filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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MKH/CAC/mls
Enclosure(s)
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